

Module 12: TRICARE Overseas

Module Objectives

After this module, you should be able to:

- Explain key features of the TRICARE Overseas Program (TOP)
- Describe key features of the TOP Prime option
- List other TOP coverage options



TRICARE Overseas Program (TOP)

- The TRICARE Overseas Program (TOP) is the DoD's program for the delivery of healthcare support services overseas (all locations outside of the 50 United States and the District of Columbia)
- TOP blends many of the features of the TRICARE program in the U.S. while allowing for significant cultural differences unique to healthcare practices and services in foreign countries
- TOP provides healthcare coverage for all overseas beneficiaries, including eligible Guard/Reserve personnel and retirees



TRICARE Overseas Program (TOP)

Eligibility

- Active duty members, including eligible Guard/Reserve personnel
- Active duty family members, including eligible Guard/Reserve family members
- Retired uniformed services members their eligible family members
- Transitional survivors
- Survivors

Coverage

- TOP provides healthcare coverage for all overseas beneficiaries
- TOP also provides coverage including dental care for active duty service members who are assigned, deployed, on Temporary Duty/Temporary Additional Duty (TDY/TAD), or in an authorized leave status in remote overseas locations



TRICARE Overseas Program (TOP)

Regions

The TRICARE Overseas Program covers three overseas regions:

- **TRICARE Eurasia-Africa**
 - TRICARE Area Office is located at Sembach Air Base, Germany
- **TRICARE Pacific**
 - TRICARE Area Office located at Camp Lester, Okinawa, Japan
- **TRICARE Latin America and Canada**
 - TRICARE Area Office is located in Reston, VA



TRICARE Overseas Program (TOP) Options

TOP medical coverage options include:

- TOP Prime
- TRICARE Puerto Rico Prime
- TRICARE Global Remote Overseas (Prime option)
- TOP Standard
- TRICARE For Life Overseas
- TRICARE Plus (certain military treatment facilities)

NOTE: There is no TOP Extra program in the overseas regions



TRICARE Overseas Program (TOP) Prime

TOP Prime offers overseas enrollees TRICARE Prime benefits, including access to a Primary Care Manager (PCM), clinical preventive, and specialty services

TOP Prime Eligibility

- Active duty members, including Guard/Reserve
 - National Guard/Reserve members called to active duty for more than 30 consecutive days who lived in a TOP Prime location at the time of activation or mobilization; enrollment for affected Guard/Reserve members is based on the sponsor's mailing address in DEERS
 - National Guard/Reserve members called to active duty for more than 30 consecutive days with a final assignment to a duty station overseas for more than 179 days and in a TOP-Prime area
- Command sponsored active duty family members, including Guard/Reserve
 - ADFMs who choose to reside overseas, but are not command sponsored are only eligible for TOP Standard, TOP Plus, or space-available MTF care
- Transitional Survivors

NOTE: Uniformed Service retirees and their family members who live overseas are ineligible for TOP Prime enrollment, but remain TOP Standard eligible



TOP Prime

TOP Prime Enrollment

- Active duty service members and their eligible family members must complete an enrollment form
- TOP Prime coverage begins on the date the enrollment form is signed and submitted
 - The 20th of the month rule does not apply overseas
- Enrollment is automatically renewed each year until the sponsor's overseas tour ends

Advantages of TOP Prime enrollment

- No co-payments/cost shares
- No deductibles



Other TOP Options

Other TOP coverage options:

- **TOP Standard**
 - TOP Standard is identical to stateside TRICARE Standard except there is no TRICARE “Extra” option overseas
- **TOP Plus**
 - TOP Plus is subject to availability and offers MTF primary care access to TOP Standard and TRICARE for Life (TOP TFL) beneficiaries without a requirement to enroll in TRICARE Prime
- **TRICARE For Life (TOP TFL)**
 - Although Medicare is not offered overseas, Medicare-TRICARE eligible beneficiaries (other than active duty/active duty family members) must purchase Medicare Part B to remain TRICARE eligible
 - **No location restrictions** - TRICARE For Life eligible beneficiaries are entitled to TRICARE benefits no matter where they reside
 - **TRICARE is primary payer** - TRICARE is the primary payer because Medicare does not cover care received overseas, except for in U.S. territories (Puerto Rico, U.S. Virgin Islands, Guam, Northern Mariana Islands, and American Samoa)



You've Completed Module 12: TRICARE Overseas

You should now be able to:

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- Describe key features of the TOP Prime option
- List other TOP coverage options

